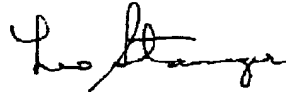


Claims 1 to 5 and 15 to 66 remain in the application. Claims 1 to 5, 15 to 20, 32 to 40, 54, and 57 have been withdrawn. Claims 21 to 31, 41 to 53, 55, 56, and 58 to 66 are the elected claims.

Claim 21 has been amended to be more definite, such as by reciting the distinction between the credit or debit amount and the credit or debit.

A favorable action is solicited.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Leo Stanger", is written over a horizontal line.

Leo Stanger
Registration No. 19,188

P.O. Box 1455
382 Springfield Avenue
Summit, NJ 07901
(908) 277-8588

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